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Attorney for Debtors,  
JAMES & NORMA CALWELL

**UNITED STATES BANKRUPTCY COURT,  
SOUTHERN DISTRICT OF CALIFORNIA**

In re:	) Case No.: 15-06028-LT13
	)
JAMES & NORMA CALWELL	) RFS No: AT-1
,	)
	) <b>DECLARATION OF JAMES CALWELL</b>
Debtors.	) <b>IN OPPOSITION TO MOTION FOR</b>
	) <b>RELIEF FROM STAY</b>
<hr/>	)
US BANK, et al,	)
	) DATE: September 20, 2018
Movant,	) TIME: 10:00 am
	) DEPT: 3
vs.	)
	)
JAMES & NORMA CALWELL; and	)
DAVID L. SKELTON, Trustee,	)
	)
Respondents.	)
	)
<hr/>	)

I, JAMES CALWELL, declare as follows:

1. I am a Chapter 13 debtor in the above-referenced Chapter 13 bankruptcy case, along with my wife, NORMA CALWELL.

2. I have personal knowledge of the facts stated herein and if called as a witnesses I could and would testify competently.

3. This Declaration is in Opposition to the Motion for

1 Relief from Stay filed by US BANK.

2 4. We fell behind in our post-petition mortgage payments  
3 as a result of loan modification negotiations that always  
4 seemed to be one-more-step away from success. Now we have  
5 drawn ourselves to the rocks with a large default. We are  
6 negotiating a refinance that should pay off US BANK. This  
7 should all come together simultaneous with our discharge which  
8 should be in the next approximately 60 days. Accordingly, we  
9 respectfully request for a drop-dead date for relief from stay  
10 as of the date of discharge.  
11

12 5. We have no objection to attorneys fees of \$625.00 per  
13 the default schedule we signed in our case to be paid to our  
14 attorneys for opposing this motion.

15 6. Accordingly, we respectfully request that the Court  
16 make an Adequate Protection Order allowing us to catch up on  
17 our missed payments and save our home.

18 I declare under penalty of perjury under the laws of the  
19 State of California that the foregoing is true and correct and  
20 this document was executed at San Diego, California.

21 DATED: September 10, 2018

By: /S/ JAMES CALWELL,  
JAMES CALWELL, Debtor